

WHOLE LOAN SUBMISSION VOUCHER

RESERVATION LOAN NO: _____

MONTANA BOARD OF HOUSING LOL SUBMISSION VOUCHER (INCLUDING SETASIDES) REVISED 8/14/08

LENDER _____

MORTGAGOR _____

LENDER/SERVICER LOAN# _____

CO-MORTGAGOR _____

LENDER CODE# _____

ADDRESS _____

SERVICER CODE# _____

CITY _____ ZIP _____ COUNTY _____

LENDER USE**MBOH USE**

___ **1. RD LOAN NOTE GUARANTEE (ORIGINAL REQUIRED FOR PURCHASE) or PMI Certificate (COMPLETED COPY REQUIRED FOR PURCHASE)**
A printout of the **FHA MORTGAGE INSURANCE CERTIFICATE (MIC)**, **HUD 184 Preliminary approval**, or the **VA LOAN GUARANTEE CERTIFICATE** must be provided **90 days** from purchase.

___ **2. NOTE (ORIGINAL)** properly endorsed to MBOH

___ **3. MERS ONLINE MIN SUMMARY PAGE SHOWING TRANSFER OF LOAN TO MBOH** or an **ORIGINAL** or **CLERK CERTIFIED COPY** of the **ASSIGNMENT OF DEED OF TRUST** to MBOH with recording data. MERS Summary Page should also show transfer to the correct servicer

___ **4. NHS NOTE (ORIGINAL)**

___ **5. NHS MONTANA HOME OWNERSHIP NETWORK AFFORDABLE HOUSING PROGRAM SUBORDINATE TRUST INDENTURE (ORIGINAL RECORDED DOCUMENT)**

___ **6. DEED OF TRUST (COPY)** together with the **MBOH UNIFORM RIDER** or the **VA ASSUMPTION RIDER** or the **NHS MONTANA HOMEOWNERSHIP NETWORK AFFORDABLE HOUSING PROGRAM RIDER** for the NHS loans with a MBOH Subordinate Mortgage (CLEARLY SHOWING THE RECORDING INFORMATION)

___ **7. MORTGAGEE TITLE INSURANCE POLICY (COPY)** naming MBOH as the insured party and the following endorsements: 9.3-06; 22-06 or 22.2-06; 8.1-06, and 7.06 Or 7.1-06 if the home is manufactured (**VA LOANS REQUIRE THE ORIGINAL TITLE POLICY**)

___ **7a. TITLE COMMITMENT TO INSURE (COPY)** if the title policy is not included (**REQUIRED FOR PURCHASE**)

___ **8. HUD-1 (COPY)** including borrowers', sellers', and settlement agent's signature

___ **9. MORTGAGOR'S AFFIDAVIT (ORIGINAL)**

___ **10. SELLER'S AFFIDAVIT (ORIGINAL)**

___ **11. LOAN APPLICATION (COPY)** signed by the borrower(s) and originator certifying a face to face interview was completed and HUD form 92900 A and/or VA form 26-1802a

___ **11a. VA LOANS ONLY VA DISCLOSURE STATEMENT** ___ **b. FHA loans only copy of FHA Required Notice to Buyers** ___

___ **12. INCOME** verification of all borrowers 18 or over living in home. VOES, profit & loss/tax returns for self-employment, child support, social security and/or other benefits statements, and if applicable statement of no income for borrowers that do not have income

(**VERBAL VERIFICATION CANNOT BE ACCEPTED**)

___ **13. FEDERAL TAX RETURNS (SIGNED COPIES)** for the previous 3 years (NOT required for targeted areas)

___ **14. RECAPTURE NOTICE (COPY)** signed by borrower(s) at the face-to-face interview

___ **15. "NOTICE TO MORTGAGOR OF MAXIMUM RECAPTURE TAX** and method to compute recapture tax on sale of home" (**COPY**) signed by borrower(s) (Rev 09/94)

___ **16. EXECUTED BUY/SELL INCLUDING COUNTER OFFERS (COPY)**; check street address, sales price, # of lots, signatures

___ **17. EVIDENCE OF HAZARD INSURANCE** clearly indicating adequate coverage and listing MBOH as first mortgagee on loss payable clause and servicer as contact or request for change of mortgagee clause. (**THE DEDUCTIBLE CANNOT EXCEED \$1000 ALL PERILS**)

___ **18. EVIDENCE OF FLOOD INSURANCE** (if property is located in a **SPECIAL FLOOD AREA OR FEMA ZONE A** on a flood certificate or URAR) providing adequate coverage and listing MBOH as first mortgagee on loss payable clause with a deductible not exceeding \$1,000

___ **19. URAR (UNIFORM RESIDENTIAL APPRAISAL REPORT (COPY)** pages 1-6 (form 1004, 1004C or 1073)

___ **19a. IF APPLICABLE need copy of completion of repair letter from appraiser** ___

___ **20. PHOTOGRAPH OF THE MORTGAGED PROPERTY (from appraisal ok if clear)**

___ **21. RD guaranteed rural housing lender change form/VA letter** advising of sale of VA mortgage to MBOH (**MBOH NO LONGER REQUIRES COPY OF FHA MORTGAGE RECORD CHANGE FORM**)

___ **22. Executed Early Delinquency Counseling Form-REQUIRED FOR ALL PRGRAMS**

___ **23. *SETASIDES ONLY* A COPY OF:**

___ **23a. THE LETTER FROM SPONSORING AGENCY (NHS, ETC.)** and

___ **23b. RELEASE OF FINANCIAL INFORMATION FORM** signed by the Borrower(s)

___ **23c. NeighborWorks Montana CERTIFIED HOMEBUYER EDUCATION CERTIFICATE (ON-LINE COURSES NOT ALLOWED)**

LENDER MUST COMPLETE AND SIGN THIS SECTION

Loan Closing Date _____ Appraisal\$ _____ PITI\$ _____ Monthly flood Insurance\$ _____ HOA dues\$ _____
Monthly Hazard Insurance\$ _____ Monthly Mortgage Insurance Premium\$ _____ Monthly Taxes\$ _____

I certify that all documents indicated above are enclosed and complete

Authorized Signature_____
Printed Signature_____
Phone Number_____
City/Town_____
Fax Number_____
Email Address